

Claims

What is claimed is:

1 1. A computer-implemented method for collecting and aggregating cred-
2 itworthiness data describing a subject company, comprising:
3 from each of a plurality of client machines, each running a software appli-
4 cation and operated by a different user, receiving transaction
5 data for at least one subject company; and
6 for each subject company, aggregating the received transaction data from
7 the client machines to determine a creditworthiness rating of the
8 subject company;
9 wherein at least a subset of the different users are unaffiliated with one
10 another.

1 2. The method of claim 1, wherein at least one of the software applications
2 comprises an accounting application.

1 3. The method of claim 1, wherein at least one of the software applications
2 comprises a financial application.

1 4. The method of claim 1, further comprising:
2 generating a creditworthiness metric based on the aggregated data.

1 5. The method of claim 4, further comprising, responsive to at least one
2 predefined criterion with respect to the creditworthiness metric, transmitting an
3 alert to a predefined set of users.

1 6. The method of claim 5, wherein the at least one predefined criterion
2 comprises at least one selected from the group consisting of:
3 the creditworthiness metric having changed by at least a predetermined
4 amount;
5 the length of time since the most recent transmitted alert;
6 the user having at least a predetermined number of transactions involving
7 the subject company within a predetermined time period;
8 the subject company being located within a defined geographic region
9 with respect to the user;
10 the user having indicated an interest in the subject company;
11 the type of business of the subject company being related to that of the
12 user; and
13 the type of business of the subject company being related to that of other
14 customers of the user.

1 7. The method of claim 1, further comprising generating a credit history
2 report based on the aggregated data.

1 8. The method of claim 1, further comprising generating a creditworthi-
2 ness report based on the aggregated data.

1 9. The method of claim 8, further comprising:
2 receiving a request for the creditworthiness report; and
3 responsive to the received request, outputting the report.

1 10. The method of claim 8, further comprising:
2 receiving, from a user, a request for the creditworthiness report;
3 determining whether the user is authorized to receive the report; and
4 responsive to the user being authorized to receive the report, outputting
5 the report.

1 11. The method of claim 8, further comprising:
2 transmitting the report to a set of users designated as subscribers to the
3 report.

1 12. The method of claim 8, further comprising outputting the report via a
2 web page.

1 13. The method of claim 8, further comprising tailoring the report respon-
2 sive to transaction history for a user of the client machine.

1 14. The method of claim 1, wherein receiving transaction data comprises
2 receiving the data across a network.

1 15. The method of claim 1, wherein receiving transaction data comprises
2 receiving the data across the Internet.

1 16. The method of claim 1, wherein the transaction data comprises locally
2 aggregated data describing subject company payment history.

1 17. The method of claim 1, wherein aggregating the received transaction
2 data for the subject company comprises normalizing subject company identifiers.

1 18. The method of claim 1, wherein receiving transaction data for a sub-
2 ject company comprises:
3 receiving, for each of a plurality of client machines, an indication as to
4 whether the user of the client machine assents to data collection;
5 and
6 receiving transaction data for the subject company from the client ma-
7 chines for which an indication of user assent was received.

1 19. The method of claim 1, further comprising, responsive to an indication
2 of user assent being received from a user, permitting the user to use a mark signi-
3 fying that the user participates in a creditworthiness data collection effort.

1 20. The method of claim 1, further comprising outputting, within the con-
2 text of the software application running at a client machine, an indication of the
3 creditworthiness metric for the subject company.

1 21. The method of claim 1, further comprising, responsive to at least one
2 predefined criterion with respect to the subject company, outputting to a user an
3 indication of the creditworthiness metric for the subject company.

1 22. The method of claim 21, wherein the at least one predefined criterion
2 comprises at least one selected from the group consisting of:
3 the user having at least a predetermined number of transactions involving
4 the subject company within a predetermined time period;
5 the subject company being located within a defined geographic region
6 with respect to the user;
7 the user having indicated an interest in the subject company;
8 the type of business of the subject company being related to that of the
9 user; and
10 the type of business of the subject company being related to that of other
11 customers of the user.

1 23. The method of claim 1, wherein the subject company comprises a
2 debtor.

1 24. The method of claim 1, further comprising, responsive to the credit-
2 worthiness rating, generating a factoring valuation for the subject company.

1 25. The method of claim 1, wherein transaction data includes at least one
2 selected from the group consisting of:

3 transaction date;

4 invoice date;

5 invoice number;

6 company;

7 description;

8 transaction amount; and

9 category.

1 26. A computer-implemented method for collecting and aggregating cred-
2 itworthiness data, comprising:

3 transmitting, from a client machine running a software application, trans-

4 action data for a subject company; and

5 receiving at the client machine, from a central server, a representation of a

6 creditworthiness metric based on aggregated transaction data

7 for the subject company.

1 27. A computer-implemented method for collecting and combining
2 creditworthiness data describing a subject company, comprising:
3 from each of a plurality of client machines, each running a financial ac-
4 counting software application and operated by a different user,
5 receiving aggregated data for at least one subject company; and
6 for each subject company, combining the received aggregated data from
7 the client machines to determine a creditworthiness rating of the
8 subject company;
9 wherein at least a subset of the different users are unaffiliated with one
10 another.

1 28. In a software application for entering financial transactions, a user in-
2 terface for displaying a creditworthiness metric, comprising:
3 a transaction entry screen comprising a field for accepting user input
4 specifying a company;
5 an on-screen indicator representing a creditworthiness metric for the
6 specified company, displayed concurrently with the transaction
7 entry screen and in response to the user input.
8

1 29. The user interface of claim 28, wherein the creditworthiness metric is
2 based on aggregated transaction data collected from a plurality of different users,
3 at least a subset of whom are unaffiliated with one another.

1 30. The user interface of claim 29, wherein the creditworthiness metric is
2 received from a central server.

1 31. The user interface of claim 28, wherein the on-screen indicator com-
2 prises a numeric value.

1 32. The user interface of claim 28, wherein the on-screen indicator com-
2 prises an icon.

1 33. The user interface of claim 28, wherein the on-screen indicator com-
2 prises a hypertext link to additional data describing the specified company.

1 34. A computer-implemented method for collecting and aggregating cred-
2 itworthiness data describing a subject company, comprising:

3 from a client machine running a financial software application, receiving

4 transaction data for a subject company;

5 aggregating the received transaction data with transaction data from at

6 least one other client machine to determine a creditworthiness

7 rating of the subject company;

8 wherein each client machine is operated by a different user and at least a
9 subset of the different users are unaffiliated with one another.

1 35. The method of claim 34, further comprising:
2 generating a creditworthiness metric based on the aggregated data.

1 36. The method of claim 34, further comprising generating a creditwor-
2 thiness report based on the aggregated data.

1 37. The method of claim 36, further comprising:
2 receiving a request for the creditworthiness report; and
3 responsive to the request, outputting the report.

1 38. The method of claim 36, further comprising:
2 receiving, from a user, a request for the creditworthiness report;
3 determining whether the user is authorized to receive the report; and
4 responsive to the user being authorized to receive the report, outputting
5 the report.

1 39. The method of claim 36, further comprising:
2 transmitting the report to a set of users designated as subscribers to the
3 report.

1 40. The method of claim 36, further comprising outputting the report via
2 a web page.

1 41. The method of claim 36, further comprising tailoring the report re-
2 sponsive to transaction history for a user of the client machine.

1 42. A computer-implemented method for displaying creditworthiness
2 data describing a subject company, comprising:

3 receiving in a software application a transaction entry including a com-
4 pany identifier;

5 transmitting the company identifier to a server;

6 receiving, from the server, creditworthiness data for the identified com-
7 pany; and

8 displaying a representation of the creditworthiness data.

1 43. The method of claim 42, wherein the displayed representation com-
2 prises a numeric value.

1 44. The method of claim 42, wherein the displayed representation com-
2 prises an icon.

1 45. The method of claim 42, wherein the displayed representation com-
2 prises a hypertext link to additional data describing the identified company.

1 46. A method of providing a creditworthiness reporting system, compris-
2 ing:

3 from a plurality of users, receiving transaction data;
4 aggregating the received transaction data from the different users;
5 generating a creditworthiness rating of the subject company; and
6 outputting the generated creditworthiness rating;

7 wherein at least a subset of the users are unaffiliated with one another.

1 47. The method of claim 46, wherein outputting the generated creditwor-
2 thiness rating comprises transmitting a creditworthiness report to a user.

1 48. The method of claim 46, wherein outputting the generated creditwor-
2 thiness rating comprises transmitting a creditworthiness report to a user in re-
3 sponse to receipt of a fee from the user.

1 49. A system for collecting and aggregating creditworthiness data de-
2 scribing a subject company, comprising:

3 a data collection module, for receiving from a plurality of client machines
4 each running a software application and operated by a different
5 user, transaction data for at least one subject company; and
6 a data aggregation module, coupled to the data collection module, for, for
7 each subject company, aggregating the received transaction data

8 from the client machines to determine a creditworthiness rating
9 of the subject company;

10 wherein at least a subset of the different users are unaffiliated with one
11 another.

1 50. The system of claim 49, wherein at least one of the software applica-
2 tions comprises an accounting application.

1 51. The system of claim 49, wherein at least one of the software applica-
2 tions comprises a financial application.

1 52. The system of claim 49, wherein the aggregation module generates a
2 creditworthiness metric based on the aggregated data.

1 53. The system of claim 52, wherein, responsive to at least one predefined
2 criterion with respect to the creditworthiness metric, the aggregation module
3 transmits an alert to a predefined set of users.

1 54. The system of claim 53, wherein the at least one predefined criterion
2 comprises at least one selected from the group consisting of:
3 the creditworthiness metric having changed by at least a predetermined
4 amount;
5 the length of time since the most recent transmitted alert;

6 the user having at least a predetermined number of transactions involving
7 the subject company within a predetermined time period;
8 the subject company being located within a defined geographic region
9 with respect to the user;
10 the user having indicated an interest in the subject company;
11 the type of business of the subject company being related to that of the
12 user; and
13 the type of business of the subject company being related to that of other
14 customers of the user.

1 55. The system of claim 49, further comprising a report generation mod-
2 ule, coupled to the aggregation module, for generating a credit history report
3 based on the aggregated data.

1 56. The system of claim 49, further comprising a report generation mod-
2 ule, coupled to the aggregation module, for generating a creditworthiness report
3 based on the aggregated data.

1 57. The system of claim 56, wherein the report distribution module re-
2 ceives a request for the creditworthiness report and, responsive to the request,
3 outputs the report.

1 58. The system of claim 56, wherein the report distribution module:

2 receives, from a user, a request for the creditworthiness report;
3 determines whether the user is authorized to receive the report; and
4 responsive to the user being authorized to receive the report, outputs the
5 report.

1 59. The system of claim 56, wherein the report distribution module
2 transmits the report to a set of users designated as subscribers to the report.

1 60. The system of claim 56, wherein the report distribution module out-
2 puts the report via a web page.

1 61. The system of claim 56, wherein the report distribution module tailors
2 the report responsive to transaction history for a user of the client machine.

1 62. The system of claim 49, wherein the data collection module receives
2 the transaction data across a network.

1 63. The system of claim 49, wherein the data collection module receives
2 the transaction data across the Internet.

1 64. The system of claim 49, wherein the transaction data comprises locally
2 aggregated data describing subject company payment history.

1 65. The system of claim 49, wherein the data aggregation module normal-
2 izes subject company identifiers.

1 66. The system of claim 49, wherein the data collection module:
2 receives, for each of a plurality of client machines, an indication as to
3 whether the user of the client machine assents to data collection;
4 and
5 receives transaction data for the subject company from the client machines
6 for which an indication of user assent was received.

1 67. The system of claim 49, further comprising a software application
2 running at a client machine for outputting, within the context of the software ap-
3 plication, an indication of the creditworthiness metric for the subject company.

1 68. The system of claim 49, further comprising a report generation mod-
2 ule, coupled to the aggregation module, for, responsive to at least one predefined
3 criterion with respect to the subject company, outputting to a user an indication
4 of the creditworthiness metric for the subject company.

1 69. The system of claim 68, wherein the at least one predefined criterion
2 comprises at least one selected from the group consisting of:
3 the user having at least a predetermined number of transactions involving
4 the subject company within a predetermined time period;
5 the subject company being located within a defined geographic region
6 with respect to the user;

7 the user having indicated an interest in the subject company;
8 the type of business of the subject company being related to that of the
9 user; and
10 the type of business of the subject company being related to that of other
11 customers of the user.

1 70. The system of claim 49, wherein the subject company comprises a
2 debtor.

1 71. The system of claim 49, further comprising a report generation mod-
2 ule, coupled to the aggregation module, for, responsive to the creditworthiness
3 rating, generating a factoring valuation for the subject company.

1 72. The system of claim 49, wherein transaction data includes at least one
2 selected from the group consisting of:
3 transaction date;
4 invoice date;
5 invoice number;
6 company;
7 description;
8 transaction amount; and
9 category.

1 73. A computer-implemented system for collecting and aggregating cred-
2 itworthiness data describing a subject company, comprising:

3 a data collection module, for receiving from a client machine running a fi-
4 nancial software application, transaction data for a subject com-
5 pany;

6 a data aggregation module, coupled to the data collection module, for ag-
7 gregating the received transaction data with transaction data
8 from at least one other client machine to determine a creditwor-
9 thiness rating of the subject company;

10 wherein each client machine is operated by a different user and at least a
11 subset of the different users are unaffiliated with one another.

1 74. The system of claim 73, wherein the data aggregation module gener-
2 ates a creditworthiness metric based on the aggregated data.

1 75. The system of claim 73, further comprising a report generation mod-
2 ule, coupled to the data aggregation module, for generating a creditworthiness
3 report based on the aggregated data.

1 76. The system of claim 75, further comprising a report distribution mod-
2 ule, coupled to the report generation module, for:
3 receiving a request for the creditworthiness report; and

responsive to the request, outputting the report.

77. The system of claim 75, further comprising a report distribution module, coupled to the report generation module, for:

receiving, from a user, a request for the creditworthiness report;

determining whether the user is authorized to receive the report; and

responsive to the user being authorized to receive the report, outputting the report.

78. The system of claim 75, further comprising a report distribution module, coupled to the report generation module, for transmitting the report to a set of users designated as subscribers to the report.

79. The system of claim 75, further comprising a report distribution module, coupled to the report generation module, for outputting the report via a web page.

80. The system of claim 75, further comprising a report distribution module, coupled to the report generation module, for tailoring the report responsive to transaction history for a user of the client machine.

81. A computer-readable medium comprising computer-readable code for collecting and aggregating creditworthiness data describing a subject company, comprising:

4 computer-readable code adapted to receive, from each of a plurality of cli-
5 ent machines, each running a software application and operated
6 by a different user, transaction data for at least one subject com-
7 pany; and

8 computer-readable code adapted to aggregate, for each subject company,
9 the received transaction data from the client machines to deter-
10 mine a creditworthiness rating of the subject company;

11 wherein at least a subset of the different users are unaffiliated with one
12 another.

1 82. The computer-readable medium of claim 81, wherein at least one of
2 the software applications comprises an accounting application.

1 83. The computer-readable medium of claim 81, wherein at least one of
2 the software applications comprises a financial application.

1 84. The computer-readable medium of claim 81, further comprising:
2 computer-readable code adapted to generate a creditworthiness metric
3 based on the aggregated data.

1 85. The computer-readable medium of claim 84, further comprising com-
2 puter-readable code adapted to transmit, responsive to at least one predefined

3 criterion with respect to the creditworthiness metric, an alert to a predefined set
4 of users.

1 86. The computer-readable medium of claim 85, wherein the at least one
2 predefined criterion comprises at least one selected from the group consisting of:
3 the creditworthiness metric having changed by at least a predetermined
4 amount;
5 the length of time since the most recent transmitted alert;
6 the user having at least a predetermined number of transactions involving
7 the subject company within a predetermined time period;
8 the subject company being located within a defined geographic region
9 with respect to the user;
10 the user having indicated an interest in the subject company;
11 the type of business of the subject company being related to that of the
12 user; and
13 the type of business of the subject company being related to that of other
14 customers of the user.

1 87. The computer-readable medium of claim 81, further comprising com-
2 puter-readable code adapted to generate a credit history report based on the ag-
3 gregated data.

1 88. The computer-readable medium of claim 81, further comprising com-
2 puter-readable code adapted to generate a creditworthiness report based on the
3 aggregated data.

1 89. The computer-readable medium of claim 88, further comprising:
2 computer-readable code adapted to receive a request for the creditworthi-
3 ness report; and
4 computer-readable code adapted to, responsive to the request, output the
5 report.

1 90. The computer-readable medium of claim 88, further comprising:
2 computer-readable code adapted to receive, from a user, a request for the
3 creditworthiness report;
4 computer-readable code adapted to determine whether the user is author-
5 ized to receive the report; and
6 computer-readable code adapted to, responsive to the user being author-
7 ized to receive the report, output the report.

1 91. The computer-readable medium of claim 88, further comprising:
2 computer-readable code adapted to transmit the report to a set of users
3 designated as subscribers to the report.

1 92. The computer-readable medium of claim 88, further comprising com-
2 puter-readable code adapted to output the report via a web page.

1 93. The computer-readable medium of claim 88, further comprising com-
2 puter-readable code adapted to tailor the report responsive to transaction history
3 for a user of the client machine.

1 94. The computer-readable medium of claim 81, wherein the computer-
2 readable code adapted to receive transaction data comprises computer-readable
3 code adapted to receive the data across a network.

1 95. The computer-readable medium of claim 81, wherein the computer-
2 readable code adapted to receive transaction data comprises computer-readable
3 code adapted to receive the data across the Internet.

1 96. The computer-readable medium of claim 81, wherein the transaction
2 data comprises locally aggregated data describing subject company payment his-
3 tory.

1 97. The computer-readable medium of claim 81, wherein the computer-
2 readable code adapted to aggregate the received transaction data for the subject
3 company comprises computer-readable code adapted to normalize subject com-
4 pany identifiers.

1 98. The computer-readable medium of claim 81, wherein the computer-
2 readable code adapted to receive transaction data for a subject company com-
3 prises:
4 computer-readable code adapted to receive, for each of a plurality of client
5 machines, an indication as to whether the user of the client ma-
6 chine assents to data collection; and
7 computer-readable code adapted to receive transaction data for the subject
8 company from the client machines for which an indication of
9 user assent was received.

1 99. The computer-readable medium of claim 81, further comprising com-
2 puter-readable code adapted to, responsive to an indication of user assent being
3 received from a user, permit the user to use a mark signifying that the user par-
4 ticipates in a creditworthiness data collection effort.

1 100. The computer-readable medium of claim 81, further comprising
2 computer-readable code adapted to output, within the context of the software
3 application running at a client machine, an indication of the creditworthiness
4 metric for the subject company.

1 101. The computer-readable medium of claim 81, further comprising
2 computer-readable code adapted to, responsive to at least one predefined crite-

3 rion with respect to the subject company, output to a user an indication of the
4 creditworthiness metric for the subject company.

1 102. The computer-readable medium of claim 101, wherein the at least
2 one predefined criterion comprises at least one selected from the group consist-
3 ing of:

4 the user having at least a predetermined number of transactions involving

5 the subject company within a predetermined time period;

6 the subject company being located within a defined geographic region

7 with respect to the user;

8 the user having indicated an interest in the subject company;

9 the type of business of the subject company being related to that of the

10 user; and

11 the type of business of the subject company being related to that of other

12 customers of the user.

1 103. The computer-readable medium of claim 81, wherein the subject
2 company comprises a debtor.

1 104. The computer-readable medium of claim 81, further comprising
2 computer-readable code adapted to, responsive to the creditworthiness rating,
3 generate a factoring valuation for the subject company.

1 105. The computer-readable medium of claim 81, wherein transaction
2 data includes at least one selected from the group consisting of:
3 transaction date;
4 invoice date;
5 invoice number;
6 company;
7 description;
8 transaction amount; and
9 category.

1 106. A computer-readable medium for collecting and aggregating
2 creditworthiness data, comprising:
3 computer-readable code adapted to transmit, from a client machine run-
4 ning a software application, transaction data for a subject com-
5 pany; and
6 computer-readable code adapted to receive at the client machine, from a
7 central server, a representation of a creditworthiness metric
8 based on aggregated transaction data for the subject company.

1 107. A computer-readable medium for collecting and combining
2 creditworthiness data describing a subject company, comprising:

3 computer-readable code adapted to receive, from each of a plurality of cli-
4 ent machines, each running a financial accounting software ap-
5 plication and operated by a different user, aggregated data for
6 at least one subject company; and

7 computer-readable code adapted to combine, for each subject company,
8 the received aggregated data from the different users to deter-
9 mine a creditworthiness rating of the subject company;

10 wherein at least a subset of the different users are unaffiliated with one
11 another.

1 108. A computer-readable medium for collecting and aggregating credit-
2 worthiness data describing a subject company, comprising:

3 computer-readable code adapted to receive, from a client machine run-
4 ning a financial software application, transaction data for a sub-
5 ject company;

6 computer-readable code adapted to aggregate the received transaction
7 data with transaction data from at least one other client machine
8 to determine a creditworthiness rating of the subject company;

9 wherein each client machine is operated by a different user and at least a
10 subset of the different users are unaffiliated with one another.

1 109. The computer-readable medium of claim 108, further comprising:
2 computer-readable code adapted to generate a creditworthiness metric
3 based on the aggregated data.

1 110. The computer-readable medium of claim 108, further comprising
2 computer-readable code adapted to generate a creditworthiness report based on
3 the aggregated data.

1 111. The computer-readable medium of claim 110, further comprising:
2 computer-readable code adapted to receive a request for the creditworthi-
3 ness report; and
4 computer-readable code adapted to, responsive to the request, output the
5 report.

1 112. The computer-readable medium of claim 110, further comprising:
2 computer-readable code adapted to receive, from a user, a request for the
3 creditworthiness report;
4 computer-readable code adapted to determine whether the user is author-
5 ized to receive the report; and
6 computer-readable code adapted to, responsive to the user being author-
7 ized to receive the report, output the report.

1 113. The computer-readable medium of claim 110, further comprising:

2 computer-readable code adapted to transmit the report to a set of users
3 designated as subscribers to the report.

1 114. The computer-readable medium of claim 110, further comprising
2 computer-readable code adapted to output the report via a web page.

1 115. The computer-readable medium of claim 110, further comprising
2 computer-readable code adapted to tailor the report responsive to transaction
3 history for a user of the client machine.

1 116. A computer-readable medium for displaying creditworthiness data
2 describing a subject company, comprising:
3 computer-readable code adapted to receive in a software application a
4 transaction entry including a company identifier;
5 computer-readable code adapted to transmit the company identifier to a
6 server;
7 computer-readable code adapted to receive, from the server, creditwor-
8 thiness data for the identified company; and
9 computer-readable code adapted to display a representation of the cred-
10 itworthiness data.

1 117. The computer-readable medium of claim 116, wherein the displayed
2 representation comprises a numeric value.

1 118. The computer-readable medium of claim 116, wherein the displayed
2 representation comprises an icon.

1 119. The computer-readable medium of claim 116, wherein the displayed
2 representation comprises a hypertext link to additional data describing the iden-
3 tified company.

1 120. A website for collecting and aggregating creditworthiness data de-
2 scribing a subject company, comprising:
3 a data collection module, for receiving from a plurality of client machines,
4 each running a software application and operated by a different
5 user, transaction data for at least one subject company; and
6 a data aggregation module, coupled to the data collection module, for, for
7 each subject company, aggregating the received transaction data
8 from the client machines to determine a creditworthiness rating
9 of the subject company;

10 wherein at least a subset of the different users are unaffiliated with one
11 another.

1 121. The website of claim 120, wherein at least one of the software appli-
2 cations comprises an accounting application.

1 122. The website of claim 120, wherein at least one of the software appli-
2 cations comprises a financial application.

1 123. The website of claim 120, wherein the aggregation module generates
2 a creditworthiness metric based on the aggregated data.

1 124. The website of claim 123, wherein, responsive to at least one prede-
2 fined criterion with respect to the creditworthiness metric, the aggregation mod-
3 ule transmits an alert to a predefined set of users.

1 125. The website of claim 124, wherein the at least one predefined crite-
2 rion comprises at least one selected from the group consisting of:
3 the creditworthiness metric having changed by at least a predetermined
4 amount;
5 the length of time since the most recent transmitted alert;
6 the user having at least a predetermined number of transactions involving
7 the subject company within a predetermined time period;
8 the subject company being located within a defined geographic region
9 with respect to the user;
10 the user having indicated an interest in the subject company;
11 the type of business of the subject company being related to that of the
12 user; and

13 the type of business of the subject company being related to that of other
14 customers of the user.

1 126. The website of claim 120, further comprising a report generation
2 module, coupled to the aggregation module, for generating a credit history re-
3 port based on the aggregated data.

1 127. The website of claim 120, further comprising a report generation
2 module, coupled to the aggregation module, for generating a creditworthiness
3 report based on the aggregated data.

1 128. The website of claim 127, wherein the report distribution module re-
2 ceives a request for the creditworthiness report and, responsive to the request,
3 outputs the report.

1 129. The website of claim 127, wherein the report distribution module:
2 receives, from a user, a request for the creditworthiness report;
3 determines whether the user is authorized to receive the report; and
4 responsive to the user being authorized to receive the report, outputs the
5 report.

1 130. The website of claim 127, wherein the report distribution module
2 transmits the report to a set of users designated as subscribers to the report.

1 131. The website of claim 127, wherein the report distribution module
2 outputs the report via a web page.

1 132. The website of claim 127, wherein the report distribution module tai-
2 lors the report responsive to transaction history for a user of the client machine.

1 133. The website of claim 120, wherein the data collection module re-
2 ceives the transaction data across a network.

1 134. The website of claim 120, wherein the data collection module re-
2 ceives the transaction data across the Internet.

1 135. The website of claim 120, wherein the transaction data comprises lo-
2 cally aggregated data describing subject company payment history.

1 136. The website of claim 120, wherein the data aggregation module
2 equivalences subject company identifiers.

1 137. The website of claim 120, wherein the data collection module:
2 receives, for each of a plurality of client machines, an indication as to
3 whether the user of the client machine assents to data collection;
4 and
5 receives transaction data for the subject company from the client machines
6 for which an indication of user assent was received.

1 138. The website of claim 120, further comprising a software application
2 running at a client machine for outputting, within the context of the software ap-
3 plication, an indication of the creditworthiness metric for the subject company.

1 139. The website of claim 120, further comprising a report generation
2 module, coupled to the aggregation module, for, responsive to at least one prede-
3 fined criterion with respect to the subject company, outputting to a user an indi-
4 cation of the creditworthiness metric for the subject company.

1 140. The website of claim 139, wherein the at least one predefined crite-
2 rion comprises at least one selected from the group consisting of:
3 the user having at least a predetermined number of transactions involving
4 the subject company within a predetermined time period;
5 the subject company being located within a defined geographic region
6 with respect to the user;
7 the user having indicated an interest in the subject company;
8 the type of business of the subject company being related to that of the
9 user; and
10 the type of business of the subject company being related to that of other
11 customers of the user.

1 141. The website of claim 120, wherein the subject company comprises a
2 debtor.

1 142. The website of claim 120, further comprising a report generation
2 module, coupled to the aggregation module, for, responsive to the creditworthi-
3 ness rating, generating a factoring valuation for the subject company.

1 143. The website of claim 120, wherein transaction data includes at least
2 one selected from the group consisting of:

3 transaction date;
4 invoice date;
5 invoice number;
6 company;
7 description;
8 transaction amount; and
9 category.

1 144. In a server-based application environment, a computer-implemented
2 method for collecting and aggregating creditworthiness data describing a subject
3 company, comprising:

4 receiving, from the server-based application, transaction data for at least
5 one subject company entered by different users interacting with
6 the server-based application; and
7 for each subject company, aggregating the received transaction data from
8 the different users to determine a creditworthiness rating of the
9 subject company;

10 wherein at least a subset of the different users are unaffiliated with one
11 another.

1 145. The method of claim 144, further comprising generating a creditwor-
2 thiness metric based on the aggregated data.

1 146. The method of claim 144, further comprising generating a creditwor-
2 thiness report based on the aggregated data.

1 147. A method for collecting and aggregating creditworthiness data de-
2 scribing a subject company, comprising:
3 a function of receiving transaction data for at least one subject company,
4 by the way of a data collection module to collect transaction
5 data from each of a plurality of client machines, each running a
6 software application and operated by a different user; and

7 a function of aggregating the received transaction data for each subject
8 company, by the way of an aggregation module, to determine a
9 creditworthiness rating of the subject company;

10 wherein at least a subset of the different users are unaffiliated with one
11 another.

1 148. The method of claim 147, further comprising:

2 a function of generating a creditworthiness metric, by the way of a genera-
3 tion module, to produce a creditworthiness report based on the
4 aggregated data.